

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

HELEN BAKER
SSAN: XXX-XX-1780

Case No. 16-33409-DHW
Chapter 13

Debtor(s)

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, the Trustee, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s) plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on November 30, 2016.
 2. The debtor(s) §341 Meeting of Creditors was held January 17, 2017.
 3. The debtor(s) overall pay record is 0%.
- (X) The debtor(s) failed to commence plan payment as required by 11 U.S.C. § 1326.
- (X) The following creditor was listed as unsecured, but filed their claim as secured or priority. The debtor(s)' plan fails to make provisions for this claim:

Creditor: CREDIT CENTRAL
Trustee's Claim Number: 6
Account Number: 1780/NO PROV
Claim Amount: \$1,125.67
Court Claim Number: 1
Claim Filed As: SECURED

- (X) The following creditor was not listed in the debtor(s)' schedules but filed their claim as secured or priority. The debtor(s)' plan fails to make provisions for this claim:

Creditor: INTERNAL REVENUE SERVICE
Trustee's Claim Number: 2
Account Number: 1780
Claim Amount: \$1,342.41
Court Claim Number: 2
Claim Filed As: PRIORITY/SPLIT

(X) The following creditor was not listed in the debtor(s)' schedules but filed thier claim as secured or priority. The debtor(s)' plan fails to make provisions for this claim:

Creditor: REPUBLIC FINANCE LLC
Trustee's Claim Number: 12
Account Number: 172899/NO PROV
Claim Amount: \$2,532.09
Court Claim Number: 10
Claim Filed As: SECURED

(X) Debtor lists a priority tax debt to the State of Alabama on the schedules but makes no corresponding plan provision.

(X) Debtor was to provide Trustee with an explanation of the large discrepancy in income listed on Schedule I and the means test.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtor(s) plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this February 01, 2017.

Sabrina L. McKinney
Acting Chapter 13 Trustee

By: /s/ Tina J. Hayes

Tina J. Hayes
Staff Attorney

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that I have served a copy of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this February 01, 2017.

Copy to: DEBTOR(S)
RICHARD D SHINBAUM

/s/ Tina J. Hayes

Tina J. Hayes
Staff Attorney